



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name WESBANCO, INC.

City/State WHEELING, WV

Bank Holding Company Information

Federal Reserve District: 4

Consolidated Assets (\$000): 17,057,822

Peer Group Number: 1 Number in Peer Group: 133

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

WESBANCO, INC.

1 BANK PLAZA

WHEELING, WV 26003

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BHC Name _____ City/State _____

Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	16,587,586	15,739,688	16,377,201	12,840,864	11,346,824
Net income (\$000)	73,115	23,396	122,044	158,873	143,112
Number of BHCs in peer group	133	123	128	125	118

	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.85	2.67	59	3.10	2.94	54	2.97	2.77	62	3.17	3.01	53	3.13	3.08	47
+ Non-interest income	0.79	1.13	36	0.67	1.12	29	0.75	1.21	33	0.87	1.32	35	0.87	1.31	33
- Overhead expense	2.07	2.28	38	2.31	2.68	33	2.16	2.57	31	2.42	2.69	38	2.33	2.71	29
- Provision for credit losses	-0.67	-0.12	5	0.76	0.88	49	0.66	0.51	74	0.09	0.15	38	0.07	0.14	27
+ Securities gains (losses)	0	0.01	66	0.03	0.03	73	0.02	0.02	58	0.02	0.01	87	0	0	69
+ Other tax equivalent adjustments	0	0	48	0	0	45	0	0	84	0	0	42	0	0	7
= Pretax net operating income (tax equivalent)	2.24	1.78	81	0.73	0.64	47	0.92	1.04	37	1.56	1.56	47	1.60	1.57	47
Net operating income	1.76	1.36	82	0.59	0.48	50	0.75	0.81	39	1.24	1.19	51	1.26	1.24	48
Net income	1.76	1.35	82	0.59	0.48	50	0.75	0.82	38	1.24	1.19	51	1.26	1.24	48
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.47	3.18	66	4.18	4.09	55	3.81	3.55	66	4.39	4.41	51	4.21	4.24	50
Interest expense	0.24	0.29	47	0.65	0.85	32	0.43	0.52	44	0.75	1.08	27	0.68	0.86	35
Net interest income (tax equivalent)	3.24	2.88	70	3.53	3.24	62	3.38	3.01	69	3.63	3.33	62	3.54	3.38	51
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.02	0.16	25	0.18	0.27	51	0.06	0.27	22	0.09	0.21	40	0.06	0.22	24
Earnings coverage of net loan and lease losses (X)	102.13	25.70	87	11.68	17.23	54	35.05	22.91	79	26.94	24.40	68	46.31	21.75	85
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.49	1.49	55	1.10	1.32	30	1.72	1.58	68	0.51	0.83	22	0.64	0.90	26
Allowance for loan and lease losses / Total loans and leases	1.47	1.47	56	1.10	1.30	34	1.70	1.55	68	0.51	0.81	23	0.64	0.89	26
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.32	0.70	16	0.43	0.63	30	0.34	0.71	16	0.47	0.57	42	0.49	0.61	38
30-89 days past due loans and leases / Total loans and leases	0.19	0.33	35	0.32	0.52	27	0.29	0.39	44	0.35	0.43	51	0.26	0.44	26
Liquidity and Funding															
Net noncore funding dependence	1.88	-0.51	58	14.44	14.37	53	2.30	3.20	51	14.23	14.45	52	14.44	16.62	47
Net short-term noncore funding dependence	-0.24	-6.88	73	9.35	4.94	66	-0.52	-4.76	63	9.63	3.38	65	7.64	4.66	51
Net loans and leases / Total assets	62.73	60.99	52	64.30	64.23	38	65.61	61.58	58	65.29	63.77	40	61.08	63.98	29
Capitalization															
Tier 1 leverage ratio	10.74	9.15	86	9.64	9.43	60	10.51	9.13	85	11.30	9.76	83	10.74	9.71	81
Holding company equity capital / Total assets	16.33	10.72	97	16.16	11.64	91	16.78	11.16	96	16.50	12.43	88	15.86	12.22	88
Total equity capital (including minority interest) / Total assets	16.33	10.85	97	16.16	11.80	91	16.78	11.29	96	16.50	12.57	88	15.86	12.27	87
Common equity tier 1 capital / Total risk-weighted assets	13.65	12.57	70	12.51	11.64	75	13.40	12.38	71	12.89	12.17	73	13.14	12.12	74
Net loans and leases / Equity capital (X)	3.84	5.73	13	3.98	5.59	16	3.91	5.58	15	3.96	5.21	21	3.85	5.29	18
Cash dividends / Net income	33.68	23.13	67	91.62	81.34	73	72.48	42.30	89	45.17	33.12	73	40.49	27.31	76
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	6.60	16.49	26	26.91	11.31	88	4.49	16.68	15	26	9.26	87	27.03	7	91
Equity capital	7.71	9.13	57	27.82	5.70	91	6.28	6.99	51	31.08	10.49	90	41.82	7.89	93
Net loans and leases	4.01	7.22	46	34.84	9.91	93	4.99	9.07	36	34.69	9.10	91	20.56	7.89	88
Noncore funding	-59.88	-25.09	6	44.53	16.35	80	-46.31	-12.18	9	32.39	6.59	85	13.74	10.67	63
Parent Company Ratios															
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	1.26	11.33	26	1.36	12.46	31	1.27	13.56	24	1.40	13.04	30	0	13.37	15
Equity investment in subsidiaries / Equity capital	97.34	102.85	20	100.08	103.91	32	97.42	102.81	19	99.54	103.22	27	101.26	103.10	45
Cash from ops + noncash items + op expense / Op expense + dividends	100.97	98.58	45	128.58	176.81	44	68.67	147.24	9	128.99	190.27	29	139.61	174.91	38

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	109,463	119,679	466,241	393,897	332,558	-8.54	108.68
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	107,781	118,053	459,617	388,011	327,855	-8.70	107.99
Tax-exempt income on loans and leases.....	1,682	1,626	6,624	5,886	4,703	3.44	164.88
Estimated tax benefit on income on loans and leases.....	447	432	1,761	1,565	1,250	3.39	30.74
Income on loans and leases (tax equivalent).....	109,910	120,111	468,002	395,462	333,808	-8.49	108.18
Investment interest income (tax equivalent).....	16,041	22,583	74,934	90,394	83,025	-28.97	-6.36
Interest on balances due from depository institutions.....	22	38	117	168	282	-42.11	1000.00
Interest income on other earning assets.....	673	1,509	5,068	5,843	5,212	-55.40	19.12
Total interest income (tax equivalent).....	126,646	144,241	548,121	491,867	422,327	-12.20	79.66
Interest on time deposits of \$250K or more.....	1,202	2,688	8,818	6,780	4,922	-55.28	
Interest on time deposits < \$250K.....	1,168	1,366	4,744	8,851	7,528	-14.49	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	1,885	6,668	13,487	27,823	19,385	-71.73	67.26
Interest on other borrowings and trading liabilities.....	3,571	10,723	31,479	39,507	34,601	-66.70	-10.10
Interest on subordinated debt and mandatory convertible securities.....	750	841	3,268	1,387	1,285	-10.82	
Total interest expense.....	8,576	22,286	61,796	84,348	67,721	-61.52	10.54
Net interest income (tax equivalent).....	118,070	121,955	486,325	407,519	354,606	-3.19	88.20
Non-interest income.....	32,607	26,348	123,022	111,636	98,643	23.76	81.03
Adjusted operating income (tax equivalent).....	150,677	148,303	609,347	519,155	453,249	1.60	86.60
Overhead expense.....	85,888	90,855	353,010	311,200	264,327	-5.47	90.15
Provision for credit losses.....	-27,958	29,821	107,741	11,065	7,597		
Securities gains (losses).....	101	998	2,726	3,097	86	-89.88	-90.91
Other tax equivalent adjustments.....	0	0	1	0	-10		
Pretax net operating income (tax equivalent).....	92,803	28,634	151,360	200,097	181,287	224.10	170.22
Applicable income taxes.....	18,202	3,621	23,035	34,341	31,412	402.68	109.36
Tax equivalent adjustments.....	1,486	1,617	6,281	6,883	6,763	-8.10	-46.47
Applicable income taxes (tax equivalent).....	19,688	5,238	29,316	41,224	38,175	275.87	71.65
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	73,115	23,396	122,044	158,873	143,112	212.51	219.64
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	73,115	23,396	122,044	158,873	143,112	212.51	219.64
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	73,115	23,396	122,044	158,873	143,112	212.51	219.64
Investment securities income (tax equivalent).....	16,041	22,583	74,934	90,394	83,025	-28.97	-6.36
US Treasury and agency securities (excluding mortgage-backed securities).....	1,141	1,305	4,659	4,608	3,533	-12.57	206.72
Mortgage-backed securities.....	8,141	13,244	40,389	49,702	41,862	-38.53	18.21
All other securities.....	6,759	8,034	29,886	36,084	37,630	-15.87	-31.53
Cash dividends declared.....	24,626	21,435	88,459	71,760	57,951	14.89	167.59
Common.....	22,095	21,435	85,815	71,760	57,951	3.08	140.08
Preferred.....	2,531	0	2,644	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.05	2.96	57	3.67	3.72	45	3.35	3.27	55	3.83	4	34	3.72	3.87	39
Less: Interest expense	0.21	0.27	44	0.57	0.78	29	0.38	0.48	40	0.66	0.98	26	0.60	0.79	34
Equals: Net interest income (tax equivalent)	2.85	2.67	59	3.10	2.94	54	2.97	2.77	62	3.17	3.01	53	3.13	3.08	47
Plus: Non-interest income	0.79	1.13	36	0.67	1.12	29	0.75	1.21	33	0.87	1.32	35	0.87	1.31	33
Equals: adjusted operating income (tax equivalent)	3.63	3.87	47	3.77	4.12	31	3.72	4.04	37	4.04	4.41	32	3.99	4.46	26
Less: Overhead expense	2.07	2.28	38	2.31	2.68	33	2.16	2.57	31	2.42	2.69	38	2.33	2.71	29
Less: Provision for credit losses	-0.67	-0.12	5	0.76	0.88	49	0.66	0.51	74	0.09	0.15	38	0.07	0.14	27
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	66	0.03	0.03	73	0.02	0.02	58	0.02	0.01	87	0	0	70
Plus: other tax equivalent adjustments	0	0	48	0	0	45	0	0	84	0	0	42	0	0	7
Equals: Pretax net operating income (tax equivalent)	2.24	1.78	81	0.73	0.64	47	0.92	1.04	37	1.56	1.56	47	1.60	1.57	47
Less: Applicable income taxes (tax equivalent)	0.47	0.40	74	0.13	0.16	41	0.18	0.23	33	0.32	0.36	36	0.34	0.33	51
Less: Minority interest	0	0	42	0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.76	1.36	82	0.59	0.48	50	0.75	0.81	39	1.24	1.19	51	1.26	1.24	48
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.76	1.35	82	0.59	0.48	50	0.75	0.82	38	1.24	1.19	51	1.26	1.24	48
Memo: Net income (last four quarters)	1.04	1.07	46	1.04	0.98	52	0.75	0.82	38	1.24	1.19	51	1.26	1.24	48
Net income—BHC and noncontrolling (minority) interest	1.76	1.37	82	0.59	0.49	50	0.75	0.83	38	1.24	1.20	51	1.26	1.25	48
Margin Analysis															
Average earning assets / Average assets	87.99	93.08	4	87.72	91.24	13	87.84	92.32	7	87.33	91.05	11	88.36	91.48	21
Average interest-bearing funds / Average assets	57.44	62.97	25	62.93	66.92	32	59.43	64.06	29	64.38	65.57	43	64.70	65.56	47
Interest income (tax equivalent) / Average earning assets	3.47	3.18	66	4.18	4.09	55	3.81	3.55	66	4.39	4.41	51	4.21	4.24	50
Interest expense / Average earning assets	0.24	0.29	47	0.65	0.85	32	0.43	0.52	44	0.75	1.08	27	0.68	0.86	35
Net interest income (tax equivalent) / Average earning assets	3.24	2.88	70	3.53	3.24	62	3.38	3.01	69	3.63	3.33	62	3.54	3.38	51
Yield or Cost															
Total loans and leases (tax equivalent)	4.04	4.05	54	4.63	4.74	50	4.30	4.27	56	4.95	5.09	47	4.76	4.95	44
Interest-bearing bank balances	0.01	0.10	4	0.08	1.16	1	0.03	0.27	1	0.25	2.04	2	0.67	1.64	3
Federal funds sold and reverse repos		0.26			1.34			0.68			2.44			2.17	
Trading assets	0	0.39	27	0	0.75	24	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	3.43	3.15	65	4.13	4.05	54	3.77	3.51	67	4.32	4.36	48	4.14	4.20	49
Investment securities (tax equivalent)	2.23	1.84	78	2.83	2.60	74	2.61	2.25	78	2.97	2.76	71	2.90	2.68	71
US Treasury and agency securities (excluding mortgage-backed securities)	2.15	1.30	87	2.82	2.31	75	2.23	1.75	75	2.65	2.32	76	2.38	2.05	75
Mortgage-backed securities	1.31	1.60	24	2.72	2.49	77	2.29	2.05	72	2.53	2.61	41	2.35	2.50	31
All other securities	3.16	2.93	63	3.70	3.62	68	3.69	3.24	72	3.82	4.06	53	3.62	4.20	47
Interest-bearing deposits	0.20	0.26	40	0.55	0.90	21	0.33	0.53	28	0.67	1.10	20	0.54	0.81	27
Time deposits of \$250K or more	1.38	0.82	90	2.26	1.83	87	2.12	1.42	92	2.03	1.96	55	1.86	1.44	84
Time deposits < \$250K	0.38	0.78	9	0.36	1.69	2	0.34	1.36	1	0.75	1.82	5	0.68	1.29	13
Other domestic deposits	0.11	0.17	32	0.46	0.71	23	0.22	0.36	24	0.55	0.93	19	0.44	0.67	28
Foreign deposits		0.13			0.79			0.42			1.19			0.97	
Federal funds purchased and repos	0.25	0.18	79	1.04	1.14	50	0.48	0.62	53	1.70	1.86	44	1.42	1.51	45
Other borrowed funds and trading liabilities	1.42	1.38	54	1.97	1.90	56	1.86	1.50	69	2.13	2.38	33	1.80	2.28	18
All interest-bearing funds	0.36	0.42	46	0.90	1.15	27	0.63	0.74	44	1.02	1.49	23	0.92	1.19	31

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	32,607	26,348	123,022	111,636	98,643
Fiduciary activities income	7,631	6,952	26,335	26,579	24,623
Service charges on deposit accounts - domestic	4,620	6,293	20,767	25,696	22,564
Trading revenue	223	484	1,504	1,116	-872
Investment banking fees and commissions	1,524	1,679	6,192	6,991	7,185
Insurance activities revenue	1,091	848	3,894	3,484	3,215
Venture capital revenue	0	0	0	0	0
Net servicing fees	33	75	33	275	105
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	6,993	3,805	29,249	9,267	4,572
Other non-interest income	10,492	6,212	35,048	38,228	37,251
Total overhead expenses	85,888	90,855	353,010	311,200	264,327
Personnel expense	48,268	50,153	197,588	171,798	146,194
Net occupancy expense	13,501	12,644	50,545	41,856	35,308
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	2,896	3,374	13,412	10,340	6,980
Other operating expenses	21,223	24,684	91,465	87,206	75,845
Fee income on mutual funds and annuities	509	1,679	4,263	6,991	7,189
Memoranda					
Assets under management in proprietary mutual funds and annuities	1,014,847	816,217	992,721	930,855	840,718
Number of equivalent employees	2,490	2,703	2,612	2,705	2,388
Average personnel expense per employee	19.38	18.55	75.65	63.51	61.22
Average assets per employee	6,661.68	5,823.04	6,269.99	4,747.08	4,751.60

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	1.56	2.10	48	6.37	2.64	82	3.47	2.02	74	6.26	2.72	82	7.29	3.08	83
Overhead expenses / Net Interest Income + non-interest income	57.57	59.31	40	61.94	63.90	49	58.54	62.28	37	60.75	61.29	53	59.20	60.88	42
Percent of Average Assets															
Total overhead expense	2.07	2.28	38	2.31	2.68	33	2.16	2.57	31	2.42	2.69	38	2.33	2.71	29
Personnel expense	1.16	1.28	37	1.27	1.36	41	1.21	1.30	43	1.34	1.41	42	1.29	1.44	35
Net occupancy expense	0.33	0.24	82	0.32	0.27	74	0.31	0.26	69	0.33	0.28	69	0.31	0.28	61
Other operating expenses	0.58	0.73	35	0.71	0.98	31	0.64	0.94	25	0.76	0.97	35	0.73	0.97	27
Overhead less non-interest income	1.28	1.10	64	1.64	1.47	66	1.40	1.25	65	1.55	1.32	63	1.46	1.38	54
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	57	58.69	39	61.26	63.38	50	57.93	61.82	36	59.94	60.64	52	58.32	60.37	41
Personnel expense	32.03	33.28	36	33.82	33.17	48	32.43	32.36	45	33.09	32.39	51	32.25	32.51	43
Net occupancy expense	8.96	6.42	83	8.53	6.75	78	8.29	6.58	76	8.06	6.52	77	7.79	6.48	76
Other operating expenses	16.01	18.45	37	18.92	22.88	38	17.21	22.28	30	18.79	21.20	42	18.27	20.90	36
Total non-interest income	21.64	28.42	37	17.77	26.40	32	20.19	28.83	33	21.50	29.23	40	21.76	28.50	39
Fiduciary activities income	5.06	2.15	84	4.69	2.03	84	4.32	2.09	79	5.12	1.97	85	5.43	2.14	86
Service charges on domestic deposit accounts	3.07	3.21	45	4.24	3.92	54	3.41	3.27	52	4.95	3.88	64	4.98	4.15	60
Trading revenue	0.15	0.97	54	0.33	1.58	55	0.25	1.28	51	0.21	1.18	47	-0.19	0.85	8
Investment banking fees and commissions	1.01	2.51	41	1.13	2.81	41	1.02	2.46	43	1.35	3.54	45	1.59	3.42	47
Insurance activities revenue	0.72	0.38	79	0.57	0.40	76	0.64	0.41	75	0.67	0.47	76	0.71	0.47	78
Venture capital revenue	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0.02	0.99	29	0.05	-0.41	58	0.01	0.01	52	0.05	0.28	43	0.02	0.65	25
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	4.64	3.74	67	2.57	1.88	69	4.80	3.92	65	1.79	1.86	56	1.01	1.61	50
Other non-interest income	6.96	8.65	46	4.19	9.85	20	5.75	9.65	31	7.36	10.04	39	8.22	9.86	51
Overhead less non-interest income	35.36	29.66	66	43.50	36.23	70	37.74	31.93	65	38.44	31.06	69	36.55	31.46	60
Applicable income taxes / Pretax net operating income (tax equivalent)	19.61	21.04	33	12.65	17.54	24	15.22	18.63	24	17.16	20.56	22	17.33	19.04	28
Applicable income tax + TE / Pretax net operating income + TE	21.21	22.74	31	18.29	22.86	22	19.37	21.18	27	20.60	23.23	26	21.06	21.56	36

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	8,291,583	8,425,746	8,394,872	8,328,816	6,145,068	-1.59	105.02
Commercial and industrial loans	1,895,241	1,288,726	1,862,150	1,300,641	931,695	47.06	255.68
Loans to individuals	277,488	345,958	296,222	355,783	302,517	-19.79	-18.52
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	2,744	3,596	2,938	4,583	6,448	-23.69	-30.20
Other loans and leases	393,423	338,253	405,352	326,149	283,241	16.31	74.67
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	10,860,479	10,402,279	10,961,534	10,315,972	7,668,969	4.40	111.01
Less: Allowance for loan and lease losses	160,040	114,272	185,827	52,429	48,948	40.05	276.34
Net loans and leases	10,700,439	10,288,007	10,775,707	10,263,543	7,620,021	4.01	109.63
Debt securities that reprice or mature in over 1 year	3,396,489	2,788,283	2,488,272	2,858,216	2,979,163	21.81	48.21
Mutual funds and equity securities	2,950	3,401	2,995	3,451	4,064	-13.26	-32.95
Subtotal	14,099,878	13,079,691	13,266,974	13,125,210	10,603,248	7.80	90.53
Interest-bearing bank balances	549,894	333,093	705,957	38,521	44,392	65.09	2681.03
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	192,463	288,213	221,077	387,095	155,900	-33.22	132.42
Trading assets	10,173	7,829	10,052	8,892	7,673	29.94	48.04
Total earning assets	14,852,408	13,708,826	14,204,060	13,559,718	10,811,213	8.34	97.77
Non-interest-bearing cash and due from depository institutions	208,731	266,234	198,303	195,184	141,701	-21.60	37.99
Premises, fixed assets, and leases	239,863	258,200	249,420	261,014	166,925	-7.10	116.99
Other real estate owned	375	1,033	504	4,062	7,173	-63.70	-92.73
Investment in unconsolidated subsidiaries	4,033	4,033	4,033	4,235	5,039	0.00	26.19
Intangible and other assets	1,752,702	1,763,012	1,768,799	1,695,076	1,343,524	-0.58	120.64
Total assets	17,057,822	16,001,103	16,424,793	15,719,289	12,475,575	6.60	98.94
Quarterly average assets	16,587,586	15,739,688	16,487,823	13,891,163	12,624,659	5.39	94.12
Average loans and leases (YTD)	10,894,158	10,379,920	10,882,175	7,992,865	7,013,237	4.95	113.67
Memoranda							
Loans held-for-sale	153,520	48,021	168,377	43,013	8,994	219.69	3006.43
Loans not held-for-sale	10,706,959	10,354,258	10,793,157	10,272,959	7,659,975	3.41	108.23
Real estate loans secured by 1-4 family	2,781,005	3,038,499	2,889,014	3,051,938	2,628,569	-8.47	47.91
Commercial real estate loans	5,473,616	5,345,690	5,464,227	5,234,623	3,478,093	2.39	153.92
Construction and land development	744,476	770,990	767,536	792,174	574,009	-3.44	71.77
Multifamily	603,192	567,190	538,402	513,577	548,034	6.35	60.44
Nonfarm nonresidential	4,125,948	4,007,510	4,158,289	3,928,872	2,356,050	2.96	206.46
Real estate loans secured by farmland	36,962	41,557	41,631	42,255	38,406	-11.06	341.28
Total investment securities	3,591,902	3,079,897	2,712,344	3,248,762	3,139,127	16.62	51.00
U.S. Treasury securities	29,997	21,508	39,982	32,837	19,879	39.47	
US agency securities (excluding mortgage-backed securities)	183,939	168,420	219,461	168,844	152,476	9.21	165.17
Municipal securities	804,414	797,524	716,890	831,984	1,013,633	0.86	-4.06
Mortgage-backed securities	2,512,852	2,011,512	1,673,987	2,129,333	1,878,526	24.92	80.67
Asset-backed securities	0	0	0	0	0		
Other debt securities	57,750	77,532	59,029	82,313	70,549	-25.51	-23.76
Mutual funds and equity securities	2,950	3,401	2,995	3,451	4,064	-13.26	-32.95
Available-for-sale securities	2,775,211	2,262,083	1,978,137	2,393,558	2,114,129	22.68	102.00
U.S. Treasury securities	29,997	21,508	39,982	32,837	19,879	39.47	
US agency securities (excluding mortgage-backed securities)	176,328	159,379	211,682	159,628	141,653	10.63	154.20
Municipal securities	111,798	141,573	115,763	145,608	185,112	-21.03	39.45
Mortgage-backed securities	2,432,475	1,895,298	1,584,835	2,006,396	1,730,226	28.34	106.38
Asset-backed securities	0	0	0	0	0		
Other debt securities	24,613	44,325	25,875	49,089	37,259	-44.47	-40.38
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	26,131	26,707	36,971	22,770	-192	-2.16	-30.81
Available-for-sale securities appreciation (depreciation)	32,728	76,118	61,479	24,143	-27,929	-57.00	156.97
Structured notes, fair value	0	6,024	0	10,521	35,122	-100.00	-100.00
Pledged securities	1,787,786	2,083,039	1,774,636	2,026,128	1,961,368	-14.17	64.13

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	4,460,049	3,191,782	4,070,307	3,178,285	2,441,052	39.74	235.87
NOW, ATS and transaction accounts	3,126,186	2,388,405	2,839,536	2,316,855	2,146,508	30.89	155.18
Time deposits less brokered deposits < \$250K	1,179,263	1,408,672	1,236,637	1,520,546	1,072,266	-16.29	
MMDA and other savings accounts	4,145,966	3,525,474	3,903,900	3,454,706	2,788,783	17.60	103.76
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	12,911,464	10,514,333	12,050,380	10,470,392	8,448,609	22.80	142.65
Time deposits of \$250K or more	347,088	462,654	350,250	490,431	321,881	-24.98	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	137,218	333,966	241,950	282,362	290,522	-58.91	79.07
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	310,620	1,151,184	365,576	1,056,357	488,561	-73.02	-0.54
Other borrowings w/remaining maturity over 1 year	183,361	495,576	244,985	421,715	570,717	-63.00	-74.88
Brokered deposits < \$250K	28,549	66,414	28,808	43,198	61,154	-57.01	
Noncore funding	1,006,836	2,509,794	1,231,569	2,294,063	1,732,835	-59.88	-48.12
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	192,430	192,008	192,291	199,869	189,842	0.22	81.20
Other liabilities	161,570	198,908	193,816	161,044	125,462	-18.77	167.58
Total liabilities	14,272,300	13,415,043	13,668,056	13,125,368	10,496,748	6.39	92.13
Equity Capital							
Perpetual preferred stock (including surplus)	144,484	0	144,484	0	0		
Common stock	141,834	141,827	141,834	141,827	113,758	0.00	76.62
Common surplus	1,636,103	1,638,122	1,634,815	1,636,966	1,166,701	-0.12	216.91
Retained earnings	879,786	800,064	831,688	824,694	737,581	9.96	56.10
Accumulated other comprehensive income	9,803	41,141	31,359	1,201	-37,871	-76.17	
Other equity capital components	-26,488	-35,094	-27,443	-10,767	-1,342		
Total holding company equity capital	2,785,522	2,586,060	2,756,737	2,593,921	1,978,827	7.71	143.08
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,785,522	2,586,060	2,756,737	2,593,921	1,978,827	7.71	143.08
Total liabilities and capital	17,057,822	16,001,103	16,424,793	15,719,289	12,475,575	6.60	98.94
Memoranda							
Non-interest-bearing deposits	4,460,049	3,191,782	4,070,307	3,178,285	2,441,052	39.74	235.87
Interest-bearing deposits	8,827,052	7,851,619	8,359,131	7,825,736	6,390,592	12.42	83.32
Total deposits	13,287,101	11,043,401	12,429,438	11,004,021	8,831,644	20.32	116.30
Long-term debt that reprices within 1 year	25,000	25,000	25,000	25,209	0	0.00	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,756,737	2,593,921	2,593,921	1,978,827	1,395,321		
Accounting restatements	0	-26,591	-26,591	0	0		
Net income	73,115	23,396	122,044	158,873	143,112		
Net sale of new perpetual preferred stock	0	0	144,484	0	0		
Net sale of new common stock	0	0	0	0	1,450		
Sale of treasury stock	569	445	976	159	399		
Less: Purchase of treasury stock	0	24,972	25,296	10,298	697		
Changes incident to business combinations	0	0	0	493,935	498,614		
Less: Dividends declared	24,626	21,435	88,459	71,760	57,951		
Change in other comprehensive income	-21,556	39,940	30,158	39,072	-5,313		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	1,283	1,356	5,500	5,113	3,892		
Holding company equity capital, ending balance	2,785,522	2,586,060	2,756,737	2,593,921	1,978,827		

BHC Name

City/State

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	48.61	36.10	79	52.66	38.37	73	51.11	36.22	82	52.98	37.78	72	49.26	37.19	68
Commercial and industrial loans	11.11	13.88	37	8.05	12.73	28	11.34	13.52	37	8.27	12.02	31	7.47	12.85	25
Loans to individuals	1.63	3.42	51	2.16	3.84	52	1.80	3.40	51	2.26	4.20	52	2.42	4.31	52
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	29	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans	0.02	0.19	38	0.02	0.20	41	0.02	0.19	39	0.03	0.24	46	0.05	0.30	55
Other loans and leases	2.31	4.29	37	2.11	4.96	27	2.47	4.63	34	2.07	5.01	28	2.27	5	31
Net loans and leases	62.73	60.99	52	64.30	64.23	38	65.61	61.58	58	65.29	63.77	40	61.08	63.98	29
Debt securities over 1 year	19.91	16.70	66	17.43	14.63	64	15.15	15.55	50	18.18	14.60	70	23.88	14.63	89
Mutual funds and equity securities	0.02	0.06	47	0.02	0.05	51	0.02	0.05	44	0.02	0.06	49	0.03	0.06	55
Subtotal	82.66	78.43	63	81.74	80.12	40	80.77	78.16	51	83.50	79.65	48	84.99	79.97	54
Interest-bearing bank balances	3.22	9.08	14	2.08	4.14	35	4.30	7.51	28	0.25	3.06	4	0.36	3.04	10
Federal funds sold and reverse repos	0	0.50	27	0	0.78	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	1.13	1.59	47	1.80	1.72	66	1.35	1.68	53	2.46	1.91	69	1.25	1.96	51
Trading assets	0.06	0.56	45	0.05	1.27	36	0.06	1.01	41	0.06	1.19	38	0.06	1.33	41
Total earning assets	87.07	91.48	6	85.67	89.78	11	86.48	91.05	6	86.26	89.53	15	86.66	89.74	18
Non-interest cash and due from depository institutions	1.22	1	68	1.66	1.12	82	1.21	1.07	57	1.24	1.14	57	1.14	1.21	42
Other real estate owned	0	0.02	24	0.01	0.03	26	0	0.02	24	0.03	0.03	57	0.06	0.04	69
All other assets	11.71	7.44	92	12.66	9.05	87	12.32	7.82	91	12.50	9.27	84	12.21	8.98	84
Memoranda															
Short-term investments	4.35	11.92	12	3.88	7.73	40	5.64	11.17	26	2.71	7.63	36	1.61	7.80	19
U.S. Treasury securities	0.18	0.98	53	0.13	0.86	51	0.24	0.84	61	0.21	1.03	52	0.16	1.04	49
US agency securities (excluding mortgage-backed securities)	1.08	0.73	73	1.05	0.51	77	1.34	0.63	76	1.07	0.54	77	1.22	0.69	81
Municipal securities	4.72	1.77	85	4.98	1.44	88	4.36	1.69	81	5.29	1.34	90	8.12	1.62	96
Mortgage-backed securities	14.73	12.38	63	12.57	11.43	56	10.19	11.75	45	13.55	11.44	64	15.06	11.13	74
Asset-backed securities	0	0.35	25	0	0.27	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0.34	0.46	57	0.48	0.39	69	0.36	0.42	60	0.52	0.39	71	0.57	0.41	73
Loans held-for-sale	0.90	0.46	79	0.30	0.40	58	1.03	0.52	78	0.27	0.39	55	0.07	0.30	36
Loans held for investment	62.77	61.15	52	64.71	64.43	38	65.71	61.72	57	65.35	63.50	40	61.40	63.93	31
Real estate loans secured by 1-4 family	16.30	11.69	70	18.99	13.18	70	17.59	11.91	72	19.42	13.29	74	21.07	13.46	80
Revolving	3.63	1.51	91	3.97	2.02	80	3.83	1.66	91	4.03	2.07	79	4.73	2.27	86
Closed-end, secured by first liens	12.47	9.76	66	14.75	10.62	74	13.55	9.81	71	15.11	10.69	75	16.06	10.57	78
Closed-end, secured by junior liens	0.20	0.21	62	0.27	0.28	59	0.21	0.22	62	0.27	0.28	61	0.28	0.31	57
Commercial real estate loans	32.09	22.27	77	33.41	23.11	74	33.27	22.22	80	33.30	22.23	73	27.88	21.58	56
Construction and land development	4.36	3.32	66	4.82	3.46	70	4.67	3.40	67	5.04	3.44	71	4.60	3.51	63
Multifamily	3.54	3.21	64	3.54	3.23	64	3.28	3.12	63	3.27	3.01	63	4.39	2.72	80
Nonfarm nonresidential	24.19	14.77	82	25.05	15.32	79	25.32	14.72	84	24.99	14.69	78	18.89	14.44	63
Real estate loans secured by farmland	0.22	0.33	63	0.26	0.35	66	0.25	0.33	65	0.27	0.36	66	0.31	0.41	67

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	76.35	57.91	84	81	57.83	87	76.58	57.15	88	80.74	57.46	88	80.13	56.49	86
Real estate loans secured by 1-4 family	25.61	19.43	68	29.21	20.44	79	26.36	19.43	72	29.58	20.75	78	34.28	21.10	87
Revolving	5.71	2.45	90	6.11	3.09	85	5.74	2.64	88	6.15	3.15	84	7.70	3.50	90
Closed-end	19.90	16.76	66	23.10	17.13	74	20.61	16.59	67	23.44	17.39	73	26.58	17.39	84
Commercial real estate loans	50.40	35.36	81	51.39	34.31	83	49.85	34.63	82	50.74	33.52	83	45.35	32.14	68
Construction and land development	6.85	5.29	64	7.41	5.12	70	7	5.26	69	7.68	5.09	73	7.48	5.20	73
1-4 family	1.64	1.05	74	1.61	0.98	72	1.69	0.93	74	1.57	0.94	73	1.35	1.02	67
Other	5.22	4.21	62	5.80	4	71	5.32	4.19	65	6.11	4.02	74	6.14	4.05	73
Multifamily	5.55	5.08	64	5.45	4.90	65	4.91	4.96	58	4.98	4.69	61	7.15	4.10	83
Nonfarm nonresidential	37.99	23.47	86	38.53	22.69	87	37.94	22.93	87	38.09	22.15	88	30.72	21.40	70
Owner-occupied	11.63	7.93	72	11.61	7.70	75	11.40	7.68	72	12.02	7.72	77	11.51	8.03	69
Other	26.36	15.25	91	26.92	14.76	91	26.53	14.95	92	26.07	14.34	90	19.21	13.38	71
Real estate loans secured by farmland	0.34	0.56	63	0.40	0.53	66	0.38	0.54	65	0.41	0.55	65	0.50	0.63	67
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.08	29	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	17.45	23.16	31	12.39	20.31	27	16.99	22.17	31	12.61	19.53	27	12.15	20.32	24
Loans to individuals	2.56	6.02	51	3.33	6.48	50	2.70	6.13	50	3.45	7.13	50	3.94	7.36	52
Credit card loans	0	0.50	22	0	0.71	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans	0.03	0.33	37	0.03	0.31	41	0.03	0.32	39	0.04	0.37	43	0.08	0.46	55
Other loans and leases	3.62	8.05	38	3.25	9.38	31	3.70	9.09	35	3.16	9.85	30	3.69	9.66	31
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	467.38	382.51	67	567.08	401.07	79	480.72	381.27	71	557.42	391.26	79	469.97	379.80	60
Real estate loans secured by 1-4 family	156.76	124.29	66	204.50	138.65	74	165.44	125.03	67	204.26	138.18	75	201.03	137.84	76
Revolving	34.95	16.14	86	42.75	21.22	82	36.04	17.42	85	42.44	21.26	81	45.16	23.33	80
Closed-end	121.81	106.79	61	161.75	115.78	74	129.40	106.14	62	161.81	115.20	75	155.87	112.79	76
Commercial real estate loans	308.54	237.40	66	359.78	240.54	78	312.90	234.65	66	350.34	229.44	75	266	219.72	55
Construction and land development	41.96	35.26	62	51.89	35.93	69	43.95	35.62	64	53.02	34.95	71	43.90	35.36	62
1-4 family	10.02	6.84	71	11.29	6.92	70	10.58	6.34	71	10.84	6.61	70	7.90	7.04	60
Other	31.95	28.01	58	40.60	27.85	69	33.37	28.16	61	42.18	27.32	74	36	27.26	64
Multifamily	34	34.02	64	38.17	33.54	68	30.83	32.74	59	34.37	31.04	66	41.91	27.85	79
Nonfarm nonresidential	232.57	157.71	76	269.72	159.79	83	238.12	155.06	78	262.95	152.10	81	180.19	147.22	59
Owner-occupied	71.22	52.99	67	81.26	54.16	72	71.56	52.37	68	82.99	53.07	75	67.53	54.89	63
Other	161.35	102.29	80	188.46	103.49	89	166.56	100.54	82	179.96	97.41	85	112.66	91.80	61
Real estate loans secured by farmland	2.08	3.50	63	2.80	3.48	65	2.38	3.44	64	2.83	3.60	65	2.94	4.02	66
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	106.83	145.22	33	86.74	132.09	32	106.63	139.91	35	87.05	122.02	34	71.25	128.82	27
Loans to individuals	15.64	35.91	52	23.28	40.80	51	16.96	37.47	52	23.81	43.51	50	23.14	42.67	50
Credit card loans	0	2.59	22	0	3.94	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans	0.15	1.94	39	0.24	1.90	41	0.17	1.88	39	0.31	2.18	44	0.49	2.72	55
Other loans and leases	22.18	47.52	33	22.77	54.71	29	23.21	49.54	30	21.83	52.44	27	21.66	51.79	29
Supplemental															
Non-owner occupied CRE loans / Gross loans	38.89	27.81	81	40.12	27.16	83	38.58	27.32	82	38.96	26.45	81	34.23	24.79	72
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	238.09	185.94	66	280.89	188.67	78	242.18	183.76	65	268.99	178.57	76	200.76	167.93	57
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	309.31	243.39	64	362.15	248.20	78	313.74	240.85	65	351.98	236.10	75	268.28	225.98	55

BHC Name

City/State

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	4.35	11.92	12	3.88	7.73	40	5.64	11.17	26	2.71	7.63	36	1.61	7.80	19
Liquid assets	20.49	27.16	31	17.55	22.73	39	17.34	26.22	25	16.37	22.44	39	17.99	22.72	47
Investment securities	21.06	18.78	61	19.25	16.91	62	16.51	17.85	45	20.67	16.99	69	25.16	17.27	84
Net loans and leases	62.73	60.99	52	64.30	64.23	38	65.61	61.58	58	65.29	63.77	40	61.08	63.98	29
Net loans, leases and standby letters of credit	63.03	61.79	51	64.68	65.22	37	65.92	62.48	57	65.68	64.84	38	61.47	65.07	27
Core deposits	75.69	73.69	44	65.71	64.18	48	73.37	70.67	44	66.61	63.09	46	67.72	62.13	55
Noncore funding	5.90	11.95	31	15.69	19.78	44	7.50	14.13	33	14.59	19.36	42	13.89	21.34	34
Time deposits of \$250K or more	2.03	1.96	59	2.89	2.95	54	2.13	2.11	58	3.12	2.94	57	2.58	2.89	48
Foreign deposits	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.80	1.22	50	2.09	1.77	67	1.47	1.47	66	1.80	1.94	63	2.33	1.97	70
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.80	0.60	60	2.09	0.97	78	1.47	0.54	78	1.80	0.48	79	2.33	0.54	84
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	1.82	1.11	72	7.19	3.69	83	2.23	1.24	75	6.72	3.01	87	3.92	3.67	57
Earning assets that reprice within 1 year	18.92	38.67	8	21.15	39.59	8	20.47	39.38	11	22.62	39.29	9	22.86	40.29	10
Interest-bearing liabilities that reprice within 1 year	6.06	7.73	49	7.95	10.23	40	6.43	8.20	48	8.47	10.19	46	6.91	10.01	36
Long-term debt that reprices within 1 year	0.15	0.28	67	0.16	0.79	55	0.15	0.47	62	0.16	0.96	53	0	1.34	25
Net assets that reprice within 1 year	12.72	29.49	14	13.04	27.26	15	13.89	29.11	17	13.98	26.63	15	15.95	27.38	25
Other Liquidity and Funding Ratios															
Net noncore funding dependence	1.88	-0.51	58	14.44	14.37	53	2.30	3.20	51	14.23	14.45	52	14.44	16.62	47
Net short-term noncore funding dependence	-0.24	-6.88	73	9.35	4.94	66	-0.52	-4.76	63	9.63	3.38	65	7.64	4.66	51
Short-term investment / Short-term noncore funding	104.86	246.74	26	33.68	77.70	37	108.03	184.19	36	25.18	77.77	34	19.82	66.46	29
Liquid assets - short-term noncore funding / Nonliquid assets	20.55	30.67	39	7.31	16.50	40	14.65	28.18	34	6.72	16.97	35	12.06	16.04	50
Net loans and leases / Total deposits	80.53	76.22	65	93.16	88.34	61	86.70	79.43	72	93.27	90.31	55	86.28	90.08	38
Net loans and leases / Core deposits	82.88	83.77	56	97.85	101.46	47	89.42	88.34	60	98.02	103.93	44	90.19	105	27
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.57	0.62	78	1.89	1.57	66	2.29	1.57	70	1.58	0.72	80	-0.02	-0.82	69
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.97	1.31	69	5.40	3.85	74	3.80	4.31	55	1.67	1.36	64	-2.22	-1.98	43
Structured notes appreciation (depreciation) / Tier 1 capital		0		0	-0.04	63		0.02		0.01	0	75	-0.01	-0.05	38
Percent of Investment Securities															
Held-to-maturity securities	22.65	12.84	70	26.44	12.92	74	26.96	11.38	77	26.22	12.67	73	32.52	16.19	74
Available-for-sale securities	77.26	85.49	30	73.45	85.17	25	72.93	87.23	23	73.68	85.40	27	67.35	81.88	26
U.S. Treasury securities	0.84	5.10	48	0.70	5.04	47	1.47	4.72	59	1.01	6.15	49	0.63	6.99	44
US agency securities (excluding mortgage-backed securities)	5.12	4.35	70	5.47	3.36	74	8.09	4.01	76	5.20	3.49	72	4.86	4.02	65
Municipal securities	22.40	9.71	79	25.89	8.69	84	26.43	9.83	82	25.61	7.75	88	32.29	9.16	91
Mortgage-backed securities	69.96	66.67	51	65.31	68.40	40	61.72	66.64	42	65.54	67.43	43	59.84	65.45	36
Asset-backed securities	0	1.97	25	0	1.67	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	1.61	3.05	51	2.52	2.67	65	2.18	3.01	57	2.53	2.94	64	2.25	2.79	62
Mutual funds and equity securities	0.08	0.36	45	0.11	0.35	48	0.11	0.35	43	0.11	0.40	45	0.13	0.42	49
Debt securities 1 year or less	5.36	9.29	42	9.36	10.98	57	8.15	10.55	51	11.92	11.86	61	4.97	11.91	33
Debt securities 1 to 5 years	7.80	16.09	38	8.27	17.72	39	11.23	17.03	46	7.97	17.94	37	7.73	19.18	33
Debt securities over 5 years	86.76	72.48	71	82.27	67.50	62	80.51	69.86	60	80.01	66.02	61	87.18	64.73	81
Pledged securities	49.77	33.48	74	67.63	36.65	85	65.43	35.67	84	62.37	30.57	88	62.48	33.30	86
Structured notes, fair value	0	0.05	42	0.20	0.04	86	0	0.02	42	0.32	0.03	90	1.12	0.04	94
Percent Change from Prior Like Quarter															
Short-term investments	19.48	156.41	19	86.51	53.90	76	117.81	183.32	50	112.50	26.69	85	117.04	6.77	96
Investment securities	16.62	31.91	41	-0.17	9.51	28	-16.51	23.62	5	3.49	11.75	41	37.86	9.42	86
Core deposits	22.80	29.18	32	23.10	12	83	15.09	26.88	16	23.93	11.23	84	26.88	7.29	91
Noncore funding	-59.88	-25.09	6	44.53	16.35	80	-46.31	-12.18	9	32.39	6.59	85	13.74	10.67	63

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			3,045,514	3,123,818	2,306,129
Commit: Secured commercial real estate loans	671,906	842,041	727,461	897,065	566,304
Commit: Unsecured real estate loans	5,153	5,918	4,079	13,997	2,660
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	51,110	61,531	50,914	60,245	48,253
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	350,520	188,521	351,877	93,013	28,994
Written options contracts (interest rate)	97,728	86,063	115,027	36,943	18,375
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	1,589,414	1,157,027	1,440,431	883,164	534,520
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							18.54	22.01	46	19.87	23.52	47	18.49	24.05	37
Standby letters of credit	0.30	0.67	30	0.38	0.78	36	0.31	0.71	31	0.38	0.84	34	0.39	0.92	33
Commercial and similar letters of credit	0	0.02	20	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.28	26	0	0.41	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	11.95	42.67	38	8.95	54.47	21	11.61	48.62	32	6.45	68.47	20	4.66	65.81	20
Interest rate contracts	11.95	30.32	40	8.95	40.32	24	11.61	34.36	34	6.45	47.31	21	4.66	43.84	21
Interest rate futures and forward contracts	2.05	4.59	70	1.18	11.14	56	2.14	6.21	68	0.59	10.67	53	0.23	11.40	45
Written options contracts (interest rate)	0.57	2	48	0.54	2.54	40	0.70	2.18	46	0.24	2.47	37	0.15	2.16	31
Purchased options contracts (interest rate)	0	1.45	22	0	1.56	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	9.32	20.33	40	7.23	23.70	27	8.77	20.83	37	5.62	28.86	23	4.28	26.74	23
Foreign exchange contracts	0	6.19	25	0	6.58	22	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.83	26	0	4.16	23	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.80	33	0	1.75	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							27.99	42.82	37	39.08	45.53	58	32.88	44.93	48

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	2,037,662	1,431,611	1,907,335	1,013,120	581,889
Interest rate contracts	2,037,662	1,431,611	1,907,335	1,013,120	581,889
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	350,520	188,521	351,877	93,013	28,994
Written options	97,728	86,063	115,027	36,943	18,375
Exchange-traded	0	0	0	0	0
Over-the-counter	97,728	86,063	115,027	36,943	18,375
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	1,589,414	1,157,027	1,440,431	883,164	534,520
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	2,037,662	1,431,611	1,907,335	1,013,120	581,889
Interest rate contracts	2,037,662	1,431,611	1,907,335	1,013,120	581,889
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,687,142	1,243,089	1,555,458	920,106	552,895
One year or less	102,928	103,430	120,227	54,310	58,858
Over 1 year to 5 years	253,226	170,763	215,213	110,763	91,798
Over 5 years	1,330,988	968,896	1,220,018	755,033	402,239
Gross negative fair value (absolute value)	35,117	55,266	57,342	17,552	5,081
Gross positive fair value	33,077	48,344	48,613	14,588	5,303
Held for trading	0	0	0	0	0
Non-traded	33,077	48,344	48,613	14,588	5,303
Current credit exposure on risk-based capital derivative contracts	28,559	48,108	46,393	14,549	4,630
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	94.52	76	100	94.85	79	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts	0	3.16	25	0	3.08	22	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts	0	1.04	33	0	1.10	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards															
Futures and forwards	17.20	12.82	68	13.17	13.53	63	18.45	14.05	66	9.18	13.49	58	4.98	12.78	44
Written options															
Written options	4.80	8.11	52	6.01	7.86	51	6.03	8.18	55	3.65	5.91	50	3.16	6.60	47
Exchange-traded															
Exchange-traded	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter															
Over-the-counter	4.80	7.80	53	6.01	7.35	54	6.03	7.73	57	3.65	5.10	53	3.16	5.49	52
Purchased options															
Purchased options	0	3.58	20	0	3.47	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded															
Exchange-traded	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter															
Over-the-counter	0	3.15	21	0	2.77	19	0	2.86	21	0	3.35	18	0	3.20	20
Swaps															
Swaps	78	69.64	48	80.82	69.06	56	75.52	68.76	47	87.17	69.75	61	91.86	70.34	65
Held for trading															
Held for trading	0	42.14	20	0	45.49	17	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts															
Interest rate contracts	0	36.29	20	0	38.85	17	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts															
Foreign exchange contracts	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded															
Non-traded	100	57.86	79	100	54.51	82	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts															
Interest rate contracts	100	54.11	87	100	52.13	89	100	53.82	87	100	52.22	88	100	50.60	88
Foreign exchange contracts															
Foreign exchange contracts	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)															
Derivative contracts (excluding futures and forex 14 days or less)	82.80	90.92	25	86.83	91.11	26	81.55	91.48	21	90.82	93.86	27	95.02	94.47	40
One year or less															
One year or less	5.05	26.80	26	7.22	31.34	27	6.30	32.05	25	5.36	32.17	21	10.11	32.51	32
Over 1 year to 5 years															
Over 1 year to 5 years	12.43	28.69	26	11.93	27.94	28	11.28	27.06	26	10.93	30.45	25	15.78	31.16	28
Over 5 years															
Over 5 years	65.32	30.03	84	67.68	31.18	86	63.96	29.56	82	74.53	28.09	90	69.13	28.71	88
Gross negative fair value (absolute value)															
Gross negative fair value (absolute value)	1.72	1.21	70	3.86	1.98	82	3.01	1.55	77	1.73	0.83	84	0.87	0.72	63
Gross positive fair value															
Gross positive fair value	1.62	1.70	44	3.38	2.69	60	2.55	2.23	60	1.44	1.19	66	0.91	0.85	58
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)															
Gross negative fair value, absolute value (X)	0.02	0.05	48	0.04	0.11	48	0.04	0.07	56	0.01	0.06	47	0	0.06	27
Gross positive fair value (X)															
Gross positive fair value (X)	0.02	0.07	30	0.03	0.13	29	0.03	0.09	32	0.01	0.07	29	0	0.06	22
Held for trading (X)															
Held for trading (X)	0	0.05	21	0	0.10	18	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)															
Non-traded (X)	0.02	0.01	70	0.03	0.02	77	0.03	0.02	78	0.01	0.01	71	0	0.01	61
Current credit exposure (X)															
Current credit exposure (X)	0.02	0.05	35	0.03	0.09	38	0.03	0.06	38	0.01	0.05	35	0	0.04	33
Credit losses on derivative contracts															
Credit losses on derivative contracts	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due															
30-89 days past due	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due															
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets															
Current credit exposure / Risk-weighted assets	0.26	0.61	38	0.43	1.16	38	0.42	0.85	42	0.13	0.73	34	0.06	0.53	35

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	185,827	52,429	52,429	48,948	45,284
Gross losses	2,460	6,126	12,535	12,657	10,567
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,812	1,410	5,486	5,073	6,634
Net losses	648	4,716	7,049	7,584	3,933
Provision for loan and lease losses	-25,139	28,072	101,960	11,065	7,597
Adjustments	0	38,487	38,487	0	0
Ending balance	160,040	114,272	185,827	52,429	48,948
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.61	-0.11	5	0.71	0.87	44	0.62	0.51	68	0.09	0.15	38	0.07	0.14	27
Provision for loan and lease losses / Average loans and leases	-0.92	-0.20	10	1.08	1.41	46	0.94	0.82	63	0.14	0.24	38	0.11	0.24	29
Provision for loan and lease losses / Net loan and lease losses	-3,879.48	-168.35	2	595.25	730.69	60	1,446.45	487.86	90	145.90	130.58	69	193.16	134.68	83
Allowance for loan and lease losses / Total loans and leases not held for sale	1.49	1.49	55	1.10	1.32	30	1.72	1.58	68	0.51	0.83	22	0.64	0.90	26
Allowance for loan and lease losses / Total loans and leases	1.47	1.47	56	1.10	1.30	34	1.70	1.55	68	0.51	0.81	23	0.64	0.89	26
Allowance for loan and lease losses / Net loans and leases losses (X)	61.74	18.09	90	6.06	10.10	51	26.36	11.58	84	6.91	8.03	63	12.45	7.54	82
Allowance for loan and lease losses / Nonaccrual assets	462.88	291.29	84	263.88	310.68	59	503.87	299.17	83	116.73	218.72	31	159.44	214.03	47
ALLL / 90+ days past due + nonaccrual loans and leases	336.98	246.27	73	198.04	221.69	47	404.87	244.34	80	92.69	151.73	33	140.72	160.51	57
Gross loan and lease losses / Average loans and leases	0.09	0.24	29	0.24	0.34	49	0.12	0.34	20	0.16	0.28	35	0.15	0.30	32
Recoveries / Average loans and leases	0.07	0.08	51	0.05	0.07	41	0.05	0.07	42	0.06	0.08	49	0.09	0.09	58
Net losses / Average loans and leases	0.02	0.16	25	0.18	0.27	51	0.06	0.27	22	0.09	0.21	40	0.06	0.22	24
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	14.46	7.39	87	11.14	8.09	75	43.34	33.98	72	48.01	36.22	82	52.28	41.30	73
Earnings coverage of net loan and lease losses (X)	102.13	25.70	87	11.68	17.23	54	35.05	22.91	79	26.94	24.40	68	46.31	21.75	85

Net Loan and Lease Losses By Type

Real estate loans	-0.01	0.03	27	0.07	0.01	91	0.03	0.04	53	0.06	0.01	87	0.02	0.02	58
Real estate loans secured by 1-4 family	0.04	-0.01	87	0.12	0.01	91	0.04	0.01	81	0.06	0.01	88	0.06	0.01	85
Revolving	-0.01	-0.03	42	-0.02	0	31	0.01	0.01	64	-0.03	0.02	21	0.02	0.03	52
Closed-end	0.06	-0.01	92	0.15	0.01	93	0.05	0	87	0.08	0	94	0.07	0.01	91
Commercial real estate loans	-0.04	0.05	6	0.05	0.01	86	0.02	0.07	37	0.06	0.01	82	-0.01	0.01	23
Construction and land development	0.01	0	78	0	-0.01	41	0	0	68	-0.02	-0.01	27	-0.03	-0.03	30
1-4 family	0	0	58	0	0	60	-0.01	0	9	0	0	88	0	-0.01	63
Other	0.01	0	82	0	-0.01	35	0.01	0	76	-0.03	-0.01	22	-0.03	-0.02	27
Multifamily	0	0	54	0	0	61	0	0	58	-0.01	0	7	0	0	28
Nonfarm nonresidential	-0.05	0.07	5	0.06	0.02	85	0.02	0.11	36	0.08	0.02	86	-0.01	0.02	20
Owner-occupied	-0.01	0.01	11	0.08	0.01	94	0.01	0.02	63	0.05	0.01	90	-0.03	0.01	0
Other	-0.04	0.06	4	-0.02	0.01	13	0.01	0.08	40	0.03	0.01	82	0.02	0.01	75
Real estate loans secured by farmland	0	0	57	0	0.01	51	0	0.02	46	0	0.01	48	-0.26	0	6
Commercial and industrial loans	0.07	0.20	45	0.70	0.48	75	0.11	0.47	23	0.07	0.37	17	0.10	0.31	24
Loans to individuals	0.80	1.06	52	1.08	1.43	48	0.96	1.13	56	0.52	1.17	27	0.62	1.16	38
Credit card loans		2.41			3.52			2.92			3.11			2.92	
Agricultural loans	0	0.02	50	0	0.11	43	0	0.19	35	0.04	0.08	68	0	0.15	38
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	-0.02	0.09	15	-0.01	0.15	13	-0.01	0.15	9	0.04	0.15	48	0	0.14	36

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	20,824	33,012	31,811	36,611	19,720
90+ days past due loans and leases	12,917	14,397	9,018	11,650	4,084
Nonaccrual loans and leases	34,575	43,304	36,880	44,913	30,700
Total past due and nonaccrual loans and leases	68,316	90,713	77,709	93,174	54,504
Restructured 30-89 days past due	220	207	215	281	151
Restructured 90+ days past due	96	110	172	37	7
Restructured nonaccrual	1,768	1,571	1,828	1,422	2,855
Total restructured loans and leases	2,084	1,888	2,215	1,740	3,013
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	3,248	5,117	3,540	5,113	5,744
Other real estate owned	375	1,033	504	4,062	7,173
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.19	0.33	35	0.32	0.52	27	0.29	0.39	44	0.35	0.43	51	0.26	0.44	26
90+ days past due loans and leases	0.12	0.11	76	0.14	0.12	75	0.08	0.12	63	0.11	0.15	64	0.05	0.17	49
Nonaccrual loans and leases	0.32	0.65	20	0.42	0.57	33	0.34	0.66	22	0.44	0.51	43	0.40	0.54	36
90+ days past due and nonaccrual loans and leases	0.44	0.82	26	0.55	0.75	41	0.42	0.85	21	0.55	0.71	44	0.45	0.75	29
30-89 days past due restructured	0	0.01	55	0	0.01	39	0	0.01	46	0	0.01	42	0	0.02	36
90+ days past due restructured	0	0	70	0	0.01	68	0	0.01	68	0	0.01	65	0	0.01	56
Nonaccrual restructured	0.02	0.13	15	0.02	0.14	15	0.02	0.13	17	0.01	0.14	16	0.04	0.16	18
30-89 days past due loans held for sale	0	0	41	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.19	0.33	35	0.32	0.52	27	0.29	0.40	44	0.35	0.43	51	0.26	0.44	26
90+ days past due assets	0.12	0.11	76	0.14	0.12	75	0.08	0.12	63	0.11	0.15	63	0.05	0.18	47
Nonaccrual assets	0.32	0.66	20	0.42	0.58	33	0.34	0.67	22	0.44	0.53	43	0.40	0.57	36
30+ days past due and nonaccrual assets	0.63	1.18	26	0.87	1.32	30	0.71	1.29	27	0.90	1.19	44	0.71	1.26	21
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.28	0.50	29	0.36	0.48	41	0.28	0.52	27	0.36	0.44	46	0.28	0.48	26
90+ days past due and nonaccrual assets + other real estate owned	0.28	0.53	24	0.37	0.51	37	0.28	0.55	25	0.39	0.48	45	0.34	0.52	29
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.23	0.58	11	0.31	0.57	18	0.25	0.60	17	0.35	0.53	28	0.35	0.60	25
Allowance for loan and lease losses	24.07	69.27	8	43.55	74.58	23	22.23	66.66	8	103.77	115.41	51	89.43	118.28	41
Equity capital + allowance for loan and lease losses	1.31	5.03	8	1.84	4.68	13	1.40	4.97	10	2.06	4.28	23	2.16	4.79	21
Tier 1 capital + allowance for loan and lease losses	2.11	5.96	11	3.27	5.89	20	2.29	6.05	13	3.64	5.65	30	3.35	6.16	26
Loans and leases + other real estate owned	0.35	0.97	11	0.48	0.91	17	0.38	0.97	12	0.53	0.85	26	0.57	0.96	26

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.20	0.31	34	0.32	0.48	30	0.29	0.39	45	0.35	0.38	56	0.26	0.42	33
90+ days past due	0.09	0.13	72	0.14	0.12	79	0.08	0.16	66	0.11	0.16	68	0.06	0.22	54
Nonaccrual	0.40	0.76	27	0.49	0.54	48	0.41	0.76	30	0.37	0.46	47	0.46	0.57	45
Commercial and industrial															
30–89 days past due	0.16	0.22	48	0.26	0.36	42	0.24	0.23	64	0.31	0.31	61	0.07	0.30	16
90+ days past due	0.27	0.02	95	0.16	0.03	90	0.10	0.03	85	0.14	0.05	83	0	0.05	29
Nonaccrual	0.05	0.69	6	0.15	0.90	13	0.13	0.75	12	1.04	0.83	66	0.24	0.76	22
Individuals															
30–89 days past due	0.58	0.53	58	0.81	0.84	45	0.94	0.83	62	1.06	0.83	63	0.89	0.84	48
90+ days past due	0.04	0.11	54	0.21	0.15	74	0.13	0.14	65	0.16	0.17	68	0.11	0.16	62
Nonaccrual	0.06	0.22	39	0.15	0.19	54	0.06	0.28	34	0.07	0.17	44	0.11	0.23	43
Depository institution loans															
30–89 days past due		0.01			0.01			0			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due	0	0.17	31	0	0.35	28	0	0.17	28	0	0.24	26	0.05	0.17	59
90+ days past due	0	0	44	1.03	0.02	98	0	0	44	0.81	0	98	0.05	0	92
Nonaccrual	0	0.44	25	0	0.76	25	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments															
30–89 days past due		0.03			10.34			0			0.07			0.01	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.04			0.05			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due	0	0.13	16	0	0.26	12	0	0.18	15	0.04	0.20	41	0.05	0.17	44
90+ days past due	0	0.01	34	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
Nonaccrual	0	0.15	19	0	0.13	16	0	0.15	19	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.34	0.47	45	0.42	0.73	29	0.41	0.65	36	0.48	0.67	44	0.41	0.71	29
	90+ days past due	0.15	0.28	74	0.17	0.24	75	0.15	0.33	69	0.17	0.31	72	0.14	0.46	60
	Nonaccrual	0.90	0.88	61	0.81	0.79	59	0.86	0.89	60	0.82	0.73	64	0.74	0.86	53
Revolving	30-89 days past due	0.09	0.31	26	0.23	0.50	23	0.18	0.48	25	0.23	0.45	28	0.28	0.50	29
	90+ days past due	0.03	0.03	73	0.02	0.03	69	0.01	0.03	72	0.01	0.05	57	0.04	0.05	62
	Nonaccrual	0.06	1.31	14	0.11	1.07	17	0.05	1.13	13	0.16	1	19	0.06	1.17	11
Closed-end	30-89 days past due	0.42	0.48	52	0.47	0.76	35	0.48	0.65	47	0.55	0.70	51	0.45	0.75	34
	90+ days past due	0.19	0.31	77	0.21	0.27	76	0.19	0.38	73	0.21	0.35	72	0.17	0.53	60
	Nonaccrual	1.14	0.85	74	1	0.77	71	1.09	0.87	71	0.99	0.70	76	0.94	0.84	64
Junior lien	30-89 days past due	0.02	0.01	71	0.05	0.02	80	0.01	0.02	48	0.03	0.02	71	0.04	0.03	73
	90+ days past due	0	0	74	0.03	0	96	0.01	0	86	0.03	0	95	0.01	0	79
	Nonaccrual	0.09	0.05	79	0.07	0.05	70	0.10	0.04	84	0.09	0.04	79	0.10	0.06	73
Commercial real estate	30-89 days past due	0.12	0.22	45	0.25	0.28	55	0.23	0.26	62	0.27	0.18	75	0.15	0.17	50
	90+ days past due	0.06	0.02	83	0.11	0.01	90	0.04	0.02	84	0.08	0.03	78	0	0.03	46
	Nonaccrual	0.16	0.62	14	0.30	0.32	57	0.17	0.62	17	0.11	0.23	31	0.22	0.28	49
Construction and development	30-89 days past due	0.29	0.22	75	0.11	0.32	43	0.50	0.28	77	0.16	0.28	55	0.25	0.21	66
	90+ days past due	0.21	0.01	95	0.06	0.01	84	0.04	0.01	89	0	0.02	33	0	0.02	31
	Nonaccrual	0.02	0.50	31	0.01	0.24	28	0.02	0.41	28	0.04	0.20	37	0.01	0.19	32
1-4 family	30-89 days past due	0.04	0.03	72	0.04	0.06	61	0.47	0.03	96	0.02	0.06	54	0	0.06	25
	90+ days past due	0.13	0	98	0.04	0	94	0.04	0	94	0	0	41	0	0	43
	Nonaccrual	0	0.02	29	0	0.03	30	0	0.03	27	0.02	0.02	72	0	0.02	28
Other	30-89 days past due	0.25	0.16	79	0.08	0.24	49	0.03	0.22	40	0.14	0.20	66	0.25	0.13	76
	90+ days past due	0.09	0	93	0.02	0.01	83	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0.02	0.43	34	0.01	0.18	35	0.02	0.35	33	0.01	0.17	38	0.01	0.15	38
Multifamily	30-89 days past due	0.01	0.08	57	0.23	0.10	80	0.35	0.09	85	0	0.08	19	0	0.10	36
	90+ days past due	0	0	45	0	0	45	0	0	45	0.03	0	91	0	0.01	39
	Nonaccrual	0.01	0.13	42	0	0.06	19	0.01	0.11	44	0.10	0.05	80	0.01	0.08	53
Nonfarm non-residential	30-89 days past due	0.11	0.20	44	0.28	0.27	59	0.17	0.23	56	0.32	0.14	83	0.16	0.17	53
	90+ days past due	0.05	0.02	80	0.14	0.02	91	0.05	0.02	83	0.10	0.03	81	0.01	0.03	53
	Nonaccrual	0.20	0.78	13	0.40	0.37	57	0.21	0.80	18	0.12	0.28	27	0.32	0.30	59
Owner Occupied	30-89 days past due	0.09	0.06	74	0.06	0.11	33	0.01	0.07	22	0.09	0.07	66	0.03	0.09	27
	90+ days past due	0.01	0	79	0.09	0.01	98	0.01	0	75	0.08	0.01	91	0.01	0.01	60
	Nonaccrual	0.09	0.32	20	0.29	0.20	67	0.10	0.27	23	0.10	0.16	43	0.02	0.17	16
Other	30-89 days past due	0.02	0.12	34	0.23	0.14	73	0.16	0.14	68	0.23	0.07	90	0.13	0.07	78
	90+ days past due	0.04	0.01	84	0.04	0.01	89	0.04	0.01	88	0.02	0.01	78	0	0.01	31
	Nonaccrual	0.11	0.40	29	0.11	0.16	50	0.11	0.44	30	0.02	0.10	28	0.31	0.13	83
Farmland	30-89 days past due	0.22	0.13	78	1.50	0.32	93	0	0.11	30	0.20	0.23	61	0.41	0.25	77
	90+ days past due	0	0.01	45	0.81	0.01	97	0	0	45	0.06	0.01	89	0	0.01	42
	Nonaccrual	0	1.14	20	0.58	1.10	50	0.79	1.13	57	1.18	0.84	68	2.13	1.23	78
Credit card	30-89 days past due		0.75			1.31			0.95			1.19			1.22	
	90+ days past due		0.56			0.83			0.63			0.78			0.73	
	Nonaccrual		0.10			0.09			0.05			0.11			0.09	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,751,448	1,744,855	1,749,206	1,768,026	1,279,117
Retained earnings	929,568	838,062	888,624	824,694	737,581
Accumulated other comprehensive income (AOCI)	9,803	41,141	31,359	1,201	-37,871
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,690,819	2,624,058	2,669,189	2,593,921	1,978,827
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,161,700	1,173,385	1,164,901	1,150,982	920,595
Accumulated other comprehensive income-related adjustments	9,802	41,141	31,359	1,201	-37,871
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,519,317	1,409,532	1,472,929	1,441,738	1,096,103
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,519,317	1,409,532	1,472,929	1,441,738	1,096,103
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	144,484	0	144,484	0	0
Non-qualifying capital instruments	0	0	0	0	162,500
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	144,484	0	144,484	0	162,500
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	144,484	0	144,484	0	162,500
Tier 1 Capital	1,663,801	1,409,532	1,617,413	1,441,738	1,258,603
Tier 2 Capital					
Tier 2 capital instruments and related surplus	55,000	60,000	55,000	60,000	25,000
Non-qualifying capital instruments	130,000	130,000	130,000	136,500	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	107,536	72,157	129,001	53,526	49,898
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	292,536	262,157	314,001	250,026	74,898
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	292,536	262,157	314,001	250,026	74,898
Exited advanced approach tier 2 capital					
Total capital	1,956,337	1,671,689	1,931,414	1,691,764	1,333,501
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	16,637,367	15,777,686	16,544,759	13,891,163	12,624,659
Less: Deductions from common equity tier 1 capital	1,161,700	1,173,385	1,164,901	1,150,982	920,594
Less: Other deductions	-15,031	-16,900	-15,502	-17,468	-16,543
Total assets for leverage ratio	15,490,698	14,621,201	15,399,360	12,757,649	11,720,608
Total risk-weighted assets	11,127,643	11,270,208	10,989,527	11,188,570	8,338,973
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	13.65	12.54	70	12.51	11.59	75	13.40	12.35	72	12.89	12.11	73	13.14	12.09	74
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	14.95	13.31	78	12.51	12.25	65	14.72	13.08	79	12.89	12.78	61	15.09	12.85	81
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	17.58	15.37	83	14.83	14.01	75	17.58	15.23	84	15.12	14.36	70	15.99	14.45	78
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	10.74	9.15	86	9.64	9.43	60	10.51	9.13	85	11.30	9.76	83	10.74	9.71	81
Supplementary leverage ratio, advanced approaches HCs		7.94			7.28			8.72			7.41			7.31	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	1,091	848	3,894	3,484	3,215	28.66	11.55
Other insurance activities income	1,091	848	3,894	3,484	3,215	28.66	11.55
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	307,747	301,270	306,038	299,516	225,317	2.15	102.55

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		54.39			56.62			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		45.61			43.38			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		12.21			10.89			11.24			7.26			8.53	
<hr/>															
Insurance activities revenue / Adjusted operating income	0.72	0.38	79	0.57	0.40	76	0.64	0.41	75	0.67	0.47	76	0.71	0.47	78
Premium income / Insurance activities revenue	0	2.23	43	0	2.84	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income		33.33			45.10			38.23			34.91			44.54	
Other premium income / Total premium income		66.67			54.90			61.77			65.09			55.46	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		22.15			9.66			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		3.56			-116.81			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		1,367.96			1,046.57			447.82			233.61			160.49	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	16.87	11	76	19.77	11.59	82	16.97	11.03	75	20.05	11.51	82	17.23	10.22	73
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities					
Debt securities	7,000	7,000	7,000	7,000	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	7,000	7,000	7,000	7,000	0
Total foreign deposits					
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.69			0.99			0.87			1.25			1.17	
Cost: Interest-bearing deposits		0.13			0.79			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans		1.94			0.37			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases		-6.17			12.26			-2.40			22.48			7.24	
Total selected assets	0	-2.56	57		7.32		0	2.04	49		12.40			3.24	
Deposits		2.95			13.75			3.46			10.36			5	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 30-89 days past due securitized assets.....		0	0	0	0	0		
90+ Days Past Due Securitized Assets								
1-4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 90+ days past due securitized assets.....		0	0	0	0	0		
Total past due securitized assets.....		0	0	0	0	0		
Net Losses on Securitized Assets								
1-4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total net losses on securitized assets.....		0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change		
						1-Year	5-Year	
Operating Income								
Income from bank subsidiaries	28,000	32,181	64,485	103,414	86,874	-12.99	59.73	
Dividends	28,000	32,000	64,000	102,000	86,000	-12.50	60.00	
Interest	0	181	485	1,414	874	-100.00	-100.00	
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from nonbank subsidiaries	0	0	1,200	2,471	486		-100.00	
Dividends	0	0	1,200	2,471	486		-100.00	
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries	28,000	32,181	65,685	105,885	87,360	-12.99	58.24	
Securities gains (losses)	0	-8	-6	-1	4			
Other operating income	0	0	0	15	86		-100.00	
Total operating income	28,000	32,173	65,679	105,899	87,450	-12.97	58.05	
Operating Expenses								
Personnel expenses	0	0	0	0	0			
Interest expense	465	519	1,914	102	0	-10.40		
Other expenses	2,574	2,924	10,465	16,366	15,491	-11.97	55.81	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	3,039	3,443	12,379	16,468	15,491	-11.73	83.96	
Income (loss) before taxes	24,961	28,696	53,284	89,452	71,919	-13.02	55.38	
Applicable income taxes (credit)	-754	-765	-2,471	-3,207	-3,739			
Extraordinary items								
Income before undistributed income of subsidiaries	25,715	29,461	55,755	92,659	75,658	-12.72	54.31	
Equity in undistributed income of subsidiaries	47,400	-6,065	66,289	66,214	67,454		663.41	
Bank subsidiaries	46,972	-6,439	65,732	66,959	65,808		659.08	
Nonbank subsidiaries	428	374	557	-745	1,646	14.44	1938.10	
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	73,115	23,396	122,044	158,873	143,112	212.51	219.64	
Memoranda								
Bank net income	74,972	25,561	129,732	168,959	151,808	193.31	216.50	
Nonbank net income	428	374	1,757	1,726	2,132	14.44	130.11	
Subsidiary holding companys' net income	0	0	0	0	0			

BHC Name

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Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	2,701,337	90.76	2,578,534	92.91	2,675,924	90.80	2,572,916	1,991,564	4.76	126.25
Common and preferred stock	2,701,337	90.76	2,578,534	92.91	2,675,924	90.80	2,572,916	1,991,564	4.76	126.25
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	10,159	0.34	9,548	0.34	9,730	0.33	9,169	12,210	6.40	80.60
Common and preferred stock	10,159	0.34	9,548	0.34	9,730	0.33	9,169	12,210	6.40	80.60
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	133	0	0	0	225	1,212	-100.00	-100.00
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	225,338	7.57	147,805	5.33	223,224	7.57	170,854	121,857	52.46	475.00
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	39,595	1.33	39,315	1.42	38,194	1.30	38,393	33,159	0.71	86.29
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,976,429	100.00	2,775,335	100.00	2,947,072	100.00	2,791,557	2,160,002	7.25	135.91
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	35,072	1.18	35,181	1.27	35,100	1.19	36,438	0	-0.31	
Other liabilities	23,477	0.79	22,406	0.81	23,045	0.78	22,976	16,819	4.78	145.88
Balance due to subsidiaries and related institutions	132,358	4.45	131,688	4.74	132,190	4.49	138,222	164,356	0.51	24.64
Total liabilities	190,907	6.41	189,275	6.82	190,335	6.46	197,636	181,175	0.86	64.94
Equity Capital	2,785,522	93.59	2,586,060	93.18	2,756,737	93.54	2,593,921	1,978,827	7.71	143.08
Perpetual preferred stock (income surplus)	144,484	4.85	0	0	144,484	4.90	0	0		
Common stock	141,834	4.77	141,827	5.11	141,834	4.81	141,827	113,758	0.00	76.62
Common surplus	1,636,103	54.97	1,638,122	59.02	1,634,815	55.47	1,636,966	1,166,701	-0.12	216.91
Retained earnings	879,786	29.56	800,064	28.83	831,688	28.22	824,694	737,581	9.96	56.10
Accumulated other comprehensive income	9,803	0.33	41,141	1.48	31,359	1.06	1,201	-37,871	-76.17	
Other equity capital components	-26,488	-0.89	-35,094	-1.26	-27,443	-0.93	-10,767	-1,342		
Total liabilities and equity capital	2,976,429	100.00	2,775,335	100.00	2,947,072	100.00	2,791,557	2,160,002	7.25	135.91
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	132,358	4.45	131,688	4.74	132,190	4.49	138,222	164,356	0.51	24.64
Notes payable to subsidiaries that issued TPS	130,000	4.37	130,000	4.68	130,000	4.41	136,500	162,500	0.00	26.21
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	10.56	12.54	38	3.61	3.93	37	4.60	7.29	22	7.49	9.68	19	8.69	10.40	29
Bank net income / Average equity investment in banks	11.15	12.55	43	3.97	4.73	36	4.99	7.45	23	7.85	10.51	19	9.10	11.19	32
Nonbank net income / Average equity investment in nonbanks	17.22	12.53	67	15.99	5.73	82	18.28	9.75	79	16.85	7.89	78	21.86	7.10	87
Subsidiary HCs net income / Average equity investment in sub HCs		11.69			3.62			7.01			8.55			8.78	
Bank net income / Parent net income	102.54	95.97	59	109.25	95.67	55	106.30	88.16	66	106.35	82.22	72	106.08	82.56	71
Nonbank net income / Parent net income	0.59	2.83	48	1.60	5.47	67	1.44	3.59	57	1.09	5.93	57	1.49	3.78	63
Subsidiary holding companies' net income / Parent net income		65.70			89.02			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	6.85	17.74	26	7.32	19.50	29	6.90	20.06	24	7.62	20.43	32	9.16	20.88	41
Total debt / Equity capital	1.26	11.90	26	1.36	13.54	29	1.27	14.41	24	1.40	14.31	29	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	5.93	14.30	26	6.39	15.86	33	5.99	16.67	24	6.67	16.36	32	8.21	17.10	39
Total debt + Loans guaranteed for affiliate / Equity capital	1.26	12.02	26	1.36	13.93	29	1.27	14.68	24	1.40	14.56	29	0	15.14	15
Total debt / Equity capital – excess over fair value	1.26	12	26	1.36	13.68	29	1.27	14.52	24	1.40	14.51	29	0	14.81	15
Long-term debt / Equity capital	1.26	11.33	26	1.36	12.46	31	1.27	13.56	24	1.40	13.04	30	0	13.37	15
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	9.33	35.48	28	5.12	27.67	30	8.03	34.67	25	5.86	28.44	30	0	28.63	14
Double Leverage															
Equity investment in subs / Equity capital	97.34	102.85	20	100.08	103.91	32	97.42	102.81	19	99.54	103.22	27	101.26	103.10	45
Total investment in subs / Equity capital	97.34	108.21	14	100.08	111.18	25	97.42	110.16	11	99.54	111.07	15	101.26	112.48	31
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.25	0.22	18	0.02	1.22	33	-0.58	0.47	13	-0.07	0.36	23	0.17	0.35	47
Equity investment in subs – equity cap / Net income-div (X)		0.74		0.26	2.81	14		1.82			1.22		0.29	1.22	25
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	103.94	111.20	50	132.40	154.20	49	67.58	136.59	14	123.66	177.68	33	124.16	162.34	38
Cash from ops + noncash items + op expense / Op expense + dividend	100.97	98.58	45	128.58	176.81	44	68.67	147.24	9	128.99	190.27	29	139.61	174.91	38
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	107.83	85.35	62	26.03	90.08	28	148.95	134.08	67	142.04	116.34	71	153.06	103.19	85
Pretax operating income + interest expense / Interest expense	5,467.96	1,142.88	92	5,629.09	2,355.68	87	2,883.91	2,016.32	80	87,798.04	1,968.54	97		2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,759.64	1,357.31	72	1,440.93	1,688.78	62	865.13	1,539.23	50	1,267.78	1,632.83	51	1,052.44	1,369.37	53
Dividends + interest from subsidiaries / Interest expense + dividends	111.59	117.86	52	146.58	186.57	52	72.68	150.43	16	147.34	210.80	33	150.75	188.90	41
Fees + other income from subsidiaries / Salary + other expenses	0	13.36	34	0	14.22	33	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)	28.89	33.13	62		20.55		46.16	35.64	80		57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	6.34	3.97	69	5.29	2.60	76	6.35	3.85	72	6.06	2.64	77	5.60	2.61	73
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.05			0.15			0.10			0.04			0.24	
Nonaccrual		1.22			1.57			1.03			0.54			6.54	
Total		1.27			1.72			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.08	1.80	52	0.08	3.20	46	0.07	2.66	48	0.07	5.62	43	0.11	5.50	43
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name

City/State

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	95.77	74.87	68	72.76	61.08	67	158.66	81.10	89	77.45	57.84	73	76.60	57.26	69
Dividends declared / Net income.....	33.68	23.13	67	91.62	81.32	73	72.48	42.29	89	45.17	33.08	73	40.49	27.33	76
Net income – dividends / Average equity.....	7	9.52	32	0.30	0.55	37	1.27	4.14	18	4.11	6.46	20	5.17	7.33	22
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	113.70	101.14	57	149.29	182.33	53	72.35	132.17	25	142.14	178.13	41	148.40	157.73	47
Dividends from nonbank subsidiaries.....	0	3.28	30	0	2.35	30	1.36	3.41	68	3.44	7.53	66	0.84	7.13	63
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries.....	113.70	128.99	49	149.29	229.19	48	73.71	174.85	16	145.58	260.40	29	149.24	215.26	34
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	37.35	30.63	58	125.19	123.04	57	49.33	60.28	43	60.37	66.55	39	56.65	60.71	47
Interest income from bank subsidiaries.....	0	0.12	24	0.71	0.70	70	0.37	0.36	73	0.84	0.54	75	0.58	0.52	74
Management and service fees from bank subsidiaries.....	0	1.08	36	0	2.97	38	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries.....	37.35	33.49	56	125.90	148.03	53	49.71	62.88	41	61.21	69.36	37	57.23	63.43	45
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....	0	47.24	21	0	39.62	23	68.30	56.39	58	143.16	82.95	82	22.80	51.40	44
Interest income from nonbank subsidiaries.....	0	2.80	33	0	14.44	33	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries.....	0	0.53	40	0	1.68	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.09	45	0	0.19	47	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries.....	0	69.48	11	0	76.32	13	68.30	79.84	47	143.16	150.41	67	22.80	99.33	29
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		6.44			12.80			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	100	58.57	94	99.46	62.43	67	97.44	69.76	64	96.32	67.32	62	98.34	65.18	69
Interest income from bank subsidiaries.....	0	0.72	23	0.56	2.52	67	0.74	0.63	76	1.34	0.80	77	1	0.92	73
Management and service fees from bank subsidiaries.....	0	4.11	36	0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries.....	100	71.70	91	100.02	76.26	91	98.18	82.20	54	97.65	78.80	50	99.34	74.20	63
Dividends from nonbank subsidiaries.....	0	5.32	29	0	2.51	31	1.83	1.95	72	2.33	2.65	71	0.56	2.57	66
Interest income from nonbank subsidiaries.....	0	0.82	37	0	1.82	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries.....	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries.....	0	10.59	21	0	9.13	20	1.83	4.70	62	2.33	7.29	61	0.56	7.64	54
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		142.34			447.79			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt.....	377.39	29.59	98	374.32	30.31	95	376.61	27.08	97	379.33	28.33	96		26.53	